

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: TONIA MICHELLE DAVIS WARD § Case No.: 09-09321  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/19/2009.
- 2) This case was confirmed on 06/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/08/2010.
- 5) The case was completed on 06/25/2012.
- 6) Number of months from filing to the last payment: 39
- 7) Number of months case was pending: 43
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,650.00
- 10) Amount of unsecured claims discharged without payment \$ 24,705.59
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 22,203.50
Less amount refunded to debtor	\$ 3.50
<b>NET RECEIPTS</b>	<b>\$ 22,200.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,400.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,341.85
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,741.85

Attorney fees paid and disclosed by debtor	\$ 100.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FIN	SECURED	9,811.00	9,898.89	9,811.00	9,811.00	688.17
CAPITAL ONE AUTO FIN	UNSECURED	9,811.00	.00	87.89	39.48	.00
APPLIED BANK	UNSECURED	1,166.00	1,166.67	1,166.67	523.50	.00
BANK FIRST VISA	UNSECURED	822.00	NA	NA	.00	.00
US CLERK OF COURT	UNSECURED	2,000.00	NA	NA	.00	.00
CLERK FIRST MUN DIV	OTHER	.00	NA	NA	.00	.00
CREDITORS DISCOUNT &	UNSECURED	895.00	NA	NA	.00	.00
EQUIFAX INFO SERVICE	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
JC PENNEY	UNSECURED	563.00	567.30	567.30	254.55	.00
GEMB JCP	UNSECURED	472.00	NA	NA	.00	.00
N MONROE ER	UNSECURED	152.00	NA	NA	.00	.00
PROFESSIONAL COLLECT	OTHER	.00	NA	NA	.00	.00
N MONROE ER	UNSECURED	222.00	NA	NA	.00	.00
PROFESSIONAL COLLECT	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	3,047.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	393.00	NA	NA	.00	.00
PEOPLES ENERGY	OTHER	.00	NA	NA	.00	.00
PROFESSIONAL COLLECT	UNSECURED	509.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	2,864.00	2,864.06	2,864.06	1,285.15	.00
PROVIDIAN	OTHER	.00	NA	NA	.00	.00
RESURGENCE FINANCIAL	UNSECURED	4,974.00	5,940.13	5,940.13	2,665.43	.00
CLERK FIRST MUN DIV	OTHER	.00	NA	NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RESURGENT ACQUISITIO	UNSECURED	4,314.00		NA	NA	.00
CLERK OF THE CIRCUIT	OTHER	.00		NA	NA	.00
KAPLAN & CHAET	OTHER	.00		NA	NA	.00
TRANS UNION	OTHER	.00		NA	NA	.00
US CELLULAR	UNSECURED	136.00		NA	NA	.00
WASHINGTON MUTUAL/PR	UNSECURED	3,194.00		NA	NA	.00
CHICAGO HOUSING AUTH	OTHER	.00		NA	NA	.00
REGINA LAIRD	OTHER	.00		NA	NA	.00
PRONGER SMITH	UNSECURED	NA	1,094.00	1,094.00	490.90	.00
LVNV FUNDING	UNSECURED	NA	815.86	815.86	366.09	.00
LVNV FUNDING	UNSECURED	NA	815.86	.00	.00	.00
NCO PORTFOLIO MGMT	UNSECURED	NA	2,972.66	2,972.66	1,333.88	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	9,811.00	9,811.00	688.17
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>9,811.00</b>	<b>9,811.00</b>	<b>688.17</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>15,508.57</b>	<b>6,958.98</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,741.85
Disbursements to Creditors	\$ 17,458.15

**TOTAL DISBURSEMENTS:** \$ 22,200.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.